



Order Filed on May 25, 2017 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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In Re:

FRANCIS A. BOYE-CODJOE
CONSTANCE F. BOYE-CODJOE,
DEBTOR(S)

Case No.: 16-31369 SLM

Adv. No.:

Hearing Date: N/A

Judge: STACEY L. MEISEL

ORDER AUTHORIZING LOAN
MODIFICATION AND FOR OTHER RELIEF

The relief set forth on the following pages, two (2) through four (4) is
hereby ORDERED:

DATED: May 25, 2017


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Francis A. Boye-Codjoe

Constance F. Boye-Codjoe, Debtor(s)

Case no.: 16-31369 SLM

Caption of order: Order Authorizing Loan Modification and for
Other Relief

1. That the Debtors be and is hereby authorized to enter into and consummate a loan modification with Wells Fargo Home Mortgage, pursuant to the terms and conditions of the proposed loan modification agreement, entitled Home Affordable Modification Agreement (Mortgage), filed as an Exhibit in support of this motion, relating to real property located at 412 Rutherford Avenue, Franklin, New Jersey and the loan modification be and is hereby approved.

2. That the Debtors and/or Wells Fargo Home Mortgage, be and are authorized to enter and consummate any transaction necessary and incident to the loan modification relating to this property, the sole exception being the transfer of the property or an interest in the property by the Debtor(s) to someone else.

a. Limited automatic stay relief is granted, to allow Wells Fargo Home Mortgage, to negotiate any such agreement with the Debtors or counsel, enter into and sign a loan modification agreement, and record any documents with the appropriate county recorders office without such action being considered a violation of the automatic stay.

3. That the Debtors and/or Wells Fargo Home Mortgage, are authorized to negotiate and prepare the terms or documents

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Debtor: Francis A. Boye-Codjoe

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relating to a loan modification, or any necessary transaction
incident to a loan modification agreement, such as, but not
limited to the circumstances described above, with respect to
this property and any such negotiation and/or preparation of
documents and/or recording of documents, by the parties shall
not considered to be a violation of the automatic stay and are
specifically authorized by the Court.

4. That any communication by the parties relating to the
loan modification shall be considered to be negotiations,
pursuant to the Rules of Evidence, and shall not be used by
either party against the other in the context of any subsequent
litigation in this Court or any state court, federal court or
non-judicial forum.

5. That nothing in this order shall be construed as a
modification of the plan.

6. That the mortgage company and/or mortgage servicer may
not persuade the Debtor(s) to dismiss this case in order to
consummate a loan modification.

7. That because the mortgage is being modified and the pre-
petition arrears are being addressed in the new mortgage, the
pre-petition arrearage claim, filed as claim number twelve (12)

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Debtor: Francis A. Boye-Codjoe

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on the claims register, by Wells Fargo Home Mortgage, or its
predecessors, assignees or successor in interest, shall not be
paid and the Trustee shall not make any payments/disbursements
on any pre-petition arrearage claim. If the modification is not
consummated for any reason, Wells Fargo Home Mortgage, may re-
list the matter for further hearing, otherwise, this order shall
be deemed final.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Francis A Boye-Codjoe
Constance F Boye-Codjoe
Debtors

Case No. 16-31369-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db/jdb +Francis A Boye-Codjoe, Constance F Boye-Codjoe, 412 Rutherford Avenue,
Franklin, NJ 07416-1534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Joint Debtor Constance F Boye-Codjoe bankruptcy123@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Herbert B. Raymond on behalf of Debtor Francis A Boye-Codjoe bankruptcy123@comcast.net,
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William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 6